

Title

SERVICE ACCOUNTING SYSTEM AND METHOD

Field of the invention

5 The present invention is related to a service
accounting system containing one or more service accounts,
in particular for mobile/cellular communication services.
More specifically, a service accounting system connected to
a main accounting system, part of a main account being
10 transferable to a service account, and the use thereof are
disclosed.

Background of the invention

15 With the existing emerging differentiation in mobile
communication services, such as the differentiation in
voice connections, data transportation, portal access and
content access in mobile data communication systems, users
of these services loose insight and control over what is
being paid for which service. Especially users using
20 services on a prepaid basis feel the need to control their
expenses. On the other hand there is a need by service
providers to control the balance of differentiated services
and take specific actions per differentiated service. These
service providers can be different parties.

25 A common way to use and pay for communication services
today is to have one main account from which all services
are paid for. For example in a mobile communications system
suitable for GSM (speech) and GPRS (data) this main account
can be a prepaid account from which the user pays for
30 conversations, data transportation, access to mobile
internet portals such as an i-mode portal and access to
paid content services such as a paid website for weather
information. If the main account has insufficient balance

the user is unable to use any service. This could even mean that upgrading the balance on the main account is not possible using the communication system.

The prior art document WO02/11460 describes a method
5 for enabling a second set of services and disabling a first set of services when the balance for the first set of services reaches a minimum limit. By having a service for upgrading the balance in the second set of services the user will be able to upgrade the balance on the main
10 account, even though the balance of the main account is insufficient to use the first set of services.

What is lacking in the prior art document of WO02/11460 is a method to differentiate services into differentiated service accounts in order to give users
15 better control over what is being paid for which service, and to be able to start specific actions when the balance of a specific service reaches a predefined limit.

WO01/86933 describes a method and a system for operating a communications infrastructure on a pre-payment
20 basis. In WO01/86933 when a pre-payment subscriber joins the network, the current credit amount for the subscriber is distributed as credit values between user-specific virtual purses each associated with a respective metered resource. Upon use of a metered resource by the subscriber,
25 the credit value held in the associated purse is correspondingly reduced, with use of the resource being dependent on the purse being in credit. The virtual purses are preferably electronically distributed to be close by the metered resources to which they relate whereby to
30 reduce network billing traffic. When the subscriber leaves the network, the remaining credit values are consolidated from the purses.

The virtual purses of WO01/86933 are used as payment caches to improve the flexibility and responsiveness of the payment system. They cannot be used to differentiate services into differentiated service accounts in order to
5 give users better control over what is being paid for which service, and to be able to start specific actions when the balance of a specific service reaches a predefined limit.

Problem definition

10 Thus the prior art fails to disclose a solution to deal with the accounting of differentiated services. In particular there is no good solution to give users insight and control over what is paid for which differentiated service. Also for service providers there is no good
15 solution to take actions on a differentiated service account basis.

Aim of the invention

The aim of the invention is to provide a solution to
20 deal with the accounting of differentiated services. In particular a solution is provided to give users control over their expenses on a differentiated service basis. Also to service providers a solution is to be provided to take actions on a differentiated services account basis.

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Summary of the invention

The present invention provides a solution to deal with the accounting of differentiated services. In particular a solution is provided to give users insight and
30 control over their expenses on a differentiated service basis. Also to service providers a solution is provided to take actions on a differentiated services account basis.

In the present invention a service accounting system is connected to a main accounting system. The service accounting system comprises one or more service accounts, which can be used for differentiated services, optionally
5 comprising a classification. The main accounting system comprises a main account, which can be a postpaid or prepaid account. A by the classification predetermined part of the main account can be transferred to the service account. The classification can be such that any part of
10 the main account can be transferred. In this case the transferable part can be set manually for example.

The service accounting system can be arranged for transmitting a recharging request to the main accounting system. The recharging request comprises a requested amount
15 of money, which can be determined by the classification. The recharging request can be transmitted when the service account reaches a predefined level such as a minimum level, but it is also possible that other situations lead to a recharging request such as reaching a predefined point of
20 time. A recharging request can even be transmitted on an end user request, i.e. manually.

The service account can have a non-monetary balance, i.e. a balance of something other than money such as an integer value representing an amount of kilobytes. The non-
25 monetary balance can be calculated from a monetary balance, i.e. consisting of an amount of money, transferred from the main account to the service account.

In case a service account has insufficient balance or the main account has insufficient balance, the service
30 accounting system can take actions based on the classification, i.e. take specific actions per service account. A specific action can be the disallowance of usage of a service associated to the classification.

In case there are two or more service accounts, the service accounts can comprise a priority identification making it possible to deal with the service accounts in the order of their priority.

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The invention also relates to the methods used in the service accounting system.

Brief description of the drawings

10 Fig.1 represents an example of a system according to the present invention.

Fig.2 represents an example of a system according to the present invention using a service mediator.

15 Detailed description of the invention

For the purpose of teaching of the invention, preferred embodiments of the method and system of the invention are described in the sequel. It will be apparent to the person skilled in the art that other alternative and
 20 equivalent embodiments of the invention can be conceived and reduced to practice without departing from the true spirit of the invention, the scope of the invention being limited only by the appended claims as finally granted.

25 Fig.1 shows an example of a system according to the invention.

A main accounting system (1) comprises a main account (2). This main account (2) can be a postpaid account, i.e. the balance of the account is upgraded after using paid
 30 services. This main account (2) can also be a prepaid account, i.e. the balance of the account has to be sufficient or else upgraded prior to using paid services.

The main account (2) is the account all services are paid from.

Prior to the present invention the services would be paid for directly from the main account. In the present
5 invention this is not the case. Therefore the main accounting system (1) is connected to a service accounting system (3). This service accounting system (3) contains at least one service account (4). This service account (4) is used for classified services and can be identified by a
10 classification (5). With the existing emerging differentiation in services, such as the differentiation in data transportation, portal access and content access in mobile data communication systems, it is preferable that each of these differentiated services has a unique
15 classification and service account. The services can be paid for from the corresponding service accounts. In case a service is not part of a classified service account it is still possible to use the main account directly. According to an embodiment of the present invention the service
20 accounts can have a priority identification (6) making it possible to deal with the service accounts in the order of their priority.

As an example the situation as described above will be
25 worked out in more detail. Assume there is a user in a prepaid a mobile communications system suitable for speech (GSM) and data (GPRS). This user has to pay separately for voice communications via GSM, data transportation via GPRS, access to a mobile internet portal such as an i-mode portal
30 and access to paid content services such as a paid website for weather information. In this example the main account (2) is a prepaid account. Prior to using the telecommunications system the user upgraded the balance on

the prepaid account (2). Three classes of services (5) are defined: one for GPRS data transportation, one for access to the i-mode portal and one for access to paid content services. Each of the services (4) belonging to the classes
5 (5) will be paid for from the corresponding service account (4). Voice communications via GSM will be paid for directly from the main prepaid account (2).

To be able to use the classified services the user has to transfer part of the main prepaid account (2) to the
10 service accounts (4). This can be done manually or automatically. It is likely that for the i-mode portal a fixed price per month has to be paid. For such a service money could be transferred from the prepaid account (2) to the i-mode portal service account (4) automatically on the
15 first day of the month by transmitting a recharging request to the main accounting system (1). As an extra service to the user a notification of recharging can be sent via SMS or email. The amount of money requested can be determined by the classification (5) of the service account (4). It
20 could be possible that the user wishes to pay for more than one month in advance, in which case manually recharging should be possible as well. For some content services the user might wish not to use them anymore. Therefore for these as content services classified services manually
25 transference of money from the prepaid account (2) to the service account (4) is desirable. Data transportation is often charged for in kilobytes directly. This means that the user pays an amount of money for a certain amount of kilobytes. These kilobytes will be added to the
30 corresponding service account (4), so in effect money is transferred from the main prepaid account (2) to the service accounting system (3), a number of kilobytes is calculated from the transferred amount of money and a

number of kilobytes is stored in the service account (4). The user can control the amount of data that can be sent and received, thus limiting the usage of mobile data communications, by manually adding the desired amount of kilobytes to the service account. It can be desirable to be able to use the data communications medium at all time. In this case a predefined minimum level of kilobytes in the service account (4) could trigger a recharging request to the main prepaid account (2), ensuring enough balance in the service account (4).

Assuming there was enough money on the main prepaid account (2) the service accounts (4) now contain enough balance to use the services. The user knows how much money or kilobytes are transferred to each service class, making it possible to control the expenses on a service class basis.

Having separate service accounts (4) per classification (5) makes it possible to take specific actions when a service account (4) has insufficient balance.

For example when the data traffic service account (4) is empty, i.e. all kilobytes are used up, the user can be denied the possibility to browse the mobile internet or send and receive emails. To notify the user access can be granted to one page only showing a message to buy kilobytes.

When the i-mode portal service account (4) is empty and recharging is not set to automatically, the user can be denied the possibility to browse the mobile internet as well in case browsing is only possible through the portal. To notify the user, access can be granted to one page only

showing a message to transfer money to the i-mode portal service account (4).

Having separate service accounts (4) per
5 classification (5) makes it also possible to take specific actions when the main prepaid account (2) has insufficient balance to transfer to one or more of the service accounts (4).

When there is insufficient balance to transfer to the
10 data traffic service account (4) or to the i-mode portal service account (4) the user can be allowed to access only one page showing a message to upgrade the prepaid balance.

When the content services service account (4) needs recharging when the main prepaid balance is empty, the user
15 can be denied access to the content services or the subscriptions to the content services can be terminated. Browsing the mobile internet and using email can still be possible though.

20 Prioritizing the service accounts (4) can make it possible to recharge service accounts (4) in a specific order. For example it can be desirable to recharge the content services service account (4) first, because subscriptions to the content services might be terminated
25 when not able to transfer balance from the main prepaid account (2) to the service account (4). Any prioritization can be used as seems desirable.

A service mediator system (7) as described in pending
30 patent EP02076362.9 can be used to deal with providing paid services to the user and to deal with the payment, thus controlling the balance on the service accounts (4). Fig.2

shows an example of a system including a service mediator system (7).

5 The service mediator system (7) can be used to handle recharging requests from the service accounting system (3) and to transfer balance from the main accounting system (1) to the service accounting system (3). Also the service mediator system (7) is able to notify a user when there is too little balance on the prepaid account.

10 The service mediator system (7) can perform the specific actions when a service account (4) has insufficient balance or when the main account (2) has insufficient balance.